
INSURANCE ABSTRACT,

— FOR —

DECEMBER, 1848.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS
OF
INSURANCE COMPANIES,
INCORPORATED WITH SPECIFIC CAPITAL;
ALSO OF
MUTUAL MARINE, AND MUTUAL FIRE AND MARINE
INSURANCE COMPANIES:

EXHIBITING THE CONDITION OF THOSE
INSTITUTIONS ON THE FIRST DAY OF DECEMBER,
1848.

PREPARED BY

WILLIAM B. CALHOUN,

Mass. SECRETARY OF THE COMMONWEALTH.

Boston:

DUTTON & WENTWORTH, STATE PRINTERS,
NO. 37, CONGRESS STREET,

1848.

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STATE HOUSE BOSTON

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Commonwealth of Massachusetts.

SECRETARY'S OFFICE ; BOSTON, Dec. 26, 1848.

To the Honorable Senate and House of Representatives :

I respectfully submit the following Abstract of Returns from Insurance Companies with a specific capital, and of Mutual Marine and Mutual Fire and Marine Insurance Companies, agreeably to the provisions of the Act of 1837, Chap. 192, and of the Act of 1842, Chap. 9.

WM. B. CALHOUN, *Secretary.*

ABSTRACT OF THE RETURNS
OF
I N S U R A N C E C O M P A N I E S
INCORPORATED WITH SPECIFIC CAPITAL,
SHOWING THE STATE OF SAID CORPORATIONS
ON THE FIRST DAY OF DECEMBER, A. D. 1848.

INSURANCE RETURNS.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine.	Firemen's.	Franklin.
Capital,	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
United States Stocks and Treasury Notes,	21,000 00	. . . . .	. . . . .	5,000 00	10,000 00
Massachusetts Bank Stocks,	188,704 75	201,000 00	244,100 00	237,975 00	202,240 00
State Stock, . . . . .	. . . . .	. . . . .	. . . . .	9,168 00	16,360 00
Loans on Bottomry and Respondentia, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	2,900 00
Invested in Real Estate,	40,000 00	. . . . .	45,700 00	35,000 00	. . . . .
Secured by Mortgage on the same,	6,000 00	35,007 07	11,000 00	125,700 00	21,600 00
Loans on Collateral and Personal Security,	17,790 00	5,200 00	39,920 00	29,550 00	43,460 00
Loans on Personal Security only,	2,720 50	4,560 00	. . . . .	. . . . .	1,080 00
Cash on hand,	4,407 95	5,425 48	6,056 46	15,110 26	3,747 28
Reserved or Contingent Fund, . . . . .	. . . . .	47,949 93	. . . . .	88,878 71	14,224 54
Invested in Railroad Stock,	82,402 50	79,750 00	. . . . .	8,000 00	17,130 00
Losses ascertained and unpaid,	22,652 45	9,239 00	7,500 00	. . . . .	2,078 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	14,000 00	29,046 60	12,200 00	50 00	1,250 00

Amount of Premium Notes on Risks terminated, .	19,943 65	33,042 91	22,882 69	.	18,752 48
Amount of Premium Notes on Risks not terminated, .	95,758 39	91,504 31	73,877 94	.	47,541 74
Total Amount of Premium Notes,	115,702 04	124,547 22	96,760 63	.	66,294 22
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	3,000 00	.	.	.	535 00
At Risk,—Marine,	4,086,927 00	2,312,859 00	2,592,704 00	.	1,427,984 00
At Risk,—Fire,	2,745,879 00	.	3,371,966 00	10,708,558 00	3,247,993 00
Amount of Premiums on Fire Risks undetermined, .	19,174 10	.	18,793 86	75,689 31	25,303 76
Average Annual Dividends for five preceding years, or since incorporated,	14 1-5 per ct.	11 1-5 per ct.	7 2-5 per ct.	10 3-5 per ct.	6 4-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 "	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 "	6 "	.	6 "	.
Amount Borrowed, and on what security, . . . . .	.	13,000 00	.	.	.
Amount of Capital Stock pledged to the Company, .	6,000 00	2,300 00	.	.	11,900 00
Amount of Fire Losses paid the last year,	20,044 05	.	7,083 05	56,236 95	37,978 17
Amount of Marine Losses paid the last year,	109,447 09	95,404 51	95,359 23	.	56,037 52
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . . . . .	.	.	.	.	.

INSURANCE RETURNS.

	BOSTON.				
	Hope.	Manufacturers.	Mercantile Marine.	Merchants.	National.
Capital,	\$200,000 00	\$400,000 00	\$300,000 00	\$500,000 00	\$500,000 00
United States Stocks and Treasury Notes, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Massachusetts Bank Stocks,	170,960 00	385,145 85	292,325 00	454,575 00	199,300 00
State Stock, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Loans on Bottomry and Respondentia,	7,000 00	. . . . .	. . . . .	. . . . .	. . . . .
Invested in Real Estate, . . . . .	. . . . .	28,492 85	. . . . .	100,000 00	60,000 00
Secured by Mortgage on the same, . . . . .	. . . . .	45,840 00	. . . . .	7,000 00	150,875 00
Loans on Collateral and Personal Security,	16,084 24	65,650 10	. . . . .	43,200 00	56,834 27
Loans on Personal Security only, . . . . .	. . . . .	. . . . .	1,080 00	7,952 40	245,222 47
Cash on Hand,	3,538 39	37,001 17	2,704 64	19,028 69	16,600 18
Reserved or Contingent Fund, . . . . .	. . . . .	10,000 00	. . . . .	109,357 99	. . . . .
Invested in Railroad Stock, . . . . .	. . . . .	. . . . .	11,700 00	78,600 00	1,300 00
Losses ascertained and unpaid,	3,200 00	. . . . .	3,134 57	5,200 00	482 20
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	5,250 00	60,465 00	8,200 00	24,800 00	12,500 00

Amount of Premium Notes on Risks terminated, .	11,539 78	8,855 63	20,355 98	36,428 37	7,269 85
Amount of Premium Notes on Risks not terminated, .	39,992 54	50,471 21	50,719 10	106,935 46	37,878 37
Total Amount of Premium Notes,	51, 32 32	59,326 84	71,075 08	143,363 83	45,148 22
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	11,200 00	254 00	. . .	2,602 83	. . .
At Risk,—Marine,	1,307,452 00	2,600,622 00	1,797,892 00	8,022,028 00	6,379,675 00
At Risk,—Fire, . . . . .	. . .	11,591,334 00	. . .	13,440,146 00	7,455,198 00
Amount of Premiums on Fire Risks undetermined, .	. . .	109,034 47	. . .	88,362 59	55,356 16
Average Annual Dividends for five preceding years, or since incorporated,	4 9-10 per ct.	10 2-5 per ct.	7 1-5 per ct.	17 per ct.	10 2-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 “	6 “	6 “	6 “	6 “
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 “	6 “	6 “	6 “	6 “
Amount Borrowed, and on what security, . . . . .	. . .	. . .	* 8,000 00	. . .	. . .
Amount of Capital Stock pledged to the Company, .	8,300 00	16,800 00	. . .	3,600 00	9,400 00
Amount of Fire Losses paid the last year, . . . .	. . .	143,881 88	. . .	15,187 87	62,587 85
Amount of Marine Losses paid the last year, . . .	25,412 33	45,135 72	70,334 63	129,394 73	50,677 30
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . . .	110	. . .	. . .	. . .	. . .

* On the Company's note.

BOSTON.					
	Neptune.	Suffolk.	Tremont.	United States.	Warren.
Capital,	\$200,000 00	\$225,000 00	\$200,000 00	\$200,000 00	\$150,000 00
United States Stocks and Treasury Notes,	15,000 00	. . . . .	. . . . .	. . . . .	. . . . .
Massachusetts Bank Stocks,	109,254 35	137,810 00	67,676 00	94,170 00	52,400 00
State Stock,	26,560 00	. . . . .	. . . . .	. . . . .	. . . . .
Loans on Bottomry and Respondentia, . . . . .	. . . . .	. . . . .	21,000 00	35,500 00	8,800 00
Invested in Real Estate, . . . . .	. . . . .	80,000 00	. . . . .	40,500 00	. . . . .
Secured by Mortgage on the same,	81,900 00	. . . . .	27,000 00	12,000 00	52,000 00
Loans on Collateral and Personal Security, . . . . .	. . . . .	. . . . .	8,700 00	7,850 00	16,100 00
Loans on Personal Security only, . . . . .	. . . . .	6,081 50	10,523 14	. . . . .	. . . . .
Cash on Hand,	20,738 09	3,866 28	10,942 57	12,083 41	12,557 32
Reserved or Contingent Fund, . . . . .	. . . . .	. . . . .	. . . . .	15,304 39	. . . . .
Invested in Railroad Stock,	17,110 00	14,500 00	8,113 00	6,600 00	. . . . .
Losses ascertained and unpaid,	49,400 00	35,500 00	26,000 00	20,400 00	8,670 80
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	23,181 60	. . . . .	20,000 00	. . . . .	11,000 00

Amount of Premium Notes on Risks terminated, .	67,132 63	14,566 37	79,932 51	27,858 12	+ 45,337 96
Amount of Premium Notes on Risks not terminated, .	231,674 92	31,419 48	128,554 64	42,891 79	81,724 74
Total Amount of Premium Notes,	298,807 55	45,985 85	208,487 15	70,749 91	127,062 70
Amount of Notes considered bad, or doubtful, not charged to profit and loss, . . . . .	. . . . .	226 00	7,621 60	. . . . .	1,900 96
At Risk,—Marine,	7,618,459 00	1,265,147 00	3,792,347 00	857,407 00	2,406,987 00
At Risk,—Fire,	3,941,661 00	576,450 00	1,151,328 00	475,668 00	. . . . .
Amount of Premiums on Fire Risks undetermined, .	25,067 86	3,187 29	4,711 55	3,757 14	. . . . .
Average Annual Dividends for five preceding years, or since incorporated,	18 1-5 per ct.	6 4-5 per ct.	9 1-5 per ct.	12 4-5 per ct.	6 1-4 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 “	6 “	6 “	6 “	6 “
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 “	6 “	6 “	. . . . .	6 “
Amount Borrowed, and on what security, . . . . .	. . . . .	* 10,000 00	. . . . .	. . . . .	* 12,000 00
Amount of Capital Stock pledged to the Company, .	. . . . .	. . . . .	. . . . .	. . . . .	2,500 00
Amount of Fire Losses paid the last year,	6,252 84	1,536 44	4,775 30	. . . . .	. . . . .
Amount of Marine Losses paid the last year,	317,462 35	49,811 13	145,228 55	52,875 41	104,747 97
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . . . .	. . . . .	13	. . . . .	. . . . .	22

* On the Company's note.

+ \$10,476 of this amount is earned on open or general policies not yet closed.

INSURANCE RETURNS.

	BOSTON.		LYNN.		MARBLEHEAD.		SALEM.	
	Washington.		Lynn Mechanics Fire and Marine.		Marblehead Ma- rine.		Essex.	Oriental.
Capital,	\$200,000 00		\$50,000 00		\$100,000 00		\$100,000 00	\$200,000 00
United States Stocks and Treasury Notes, . . . . .	. . . . .		. . . . .		. . . . .		. . . . .	. . . . .
Massachusetts Bank Stocks,	73,770 00		28,360 00		98,250 00		56,695 24	138,693 33
State Stock, . . . . .	. . . . .		. . . . .		. . . . .		21,320 00	46,920 00
Loans on Bottomry and Respondentia, . . . . .	. . . . .		. . . . .		. . . . .		. . . . .	. . . . .
Invested in Real Estate, . . . . .	. . . . .		. . . . .		. . . . .		8,000 00	. . . . .
Secured by Mortgage on the same,	88,000 00		1,200 00		. . . . .		. . . . .	11,500 00
Loans on Collateral and Personal Security,	20,900 00		9,600 00		. . . . .		4,900 00	. . . . .
Loans on Personal Security only,	10,940 21		54 00		. . . . .		. . . . .	1,227 98
Cash on Hand,	13,262 87		777 39		2,959 58		193 64	1,467 78
Reserved or Contingent Fund, . . . . .	. . . . .		10,848 13		. . . . .		. . . . .	. . . . .
Invested in Railroad Stock, . . . . .	. . . . .		13,100 00		. . . . .		1,000 00	. . . . .
Losses ascertained and unpaid,	44,000 00		344 12		. . . . .		. . . . .	. . . . .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	10,000 00		. . . . .		. . . . .		200 00	. . . . .

Amount of Premium Notes on Risks terminated, .	35,641 57	9,226 90	.	13,281 84	11,194 19
Amount of Premium Notes on Risks not terminated, .	73,729 96	2,097 99	646 50	10,440 67	13,663 18
Total Amount of Premium Notes,	109,371 53	11,324 88	646 50	23,722 51	24,857 37
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	1,200 00	.	.	450 00	.
At Risk,—Marine,	2,038,258 00	66,706 00	12,000 00	350,865 00	458,306 00
At Risk,—Fire, . . . . .	.	23,550 00	.	42,650 00	.
Amount of Premiums on Fire Risks undetermined, .	.	219 50	.	296 87	.
Average Annual Dividends for five preceding years, or since incorporated,	8 2-5 per ct.	15 3-5 per ct.	6 1-5 per ct.	.	8 3-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 "	6 "	.	6 per ct.	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 "	.	.	.	.
Amount Borrowed, and on what security, . . . . .	.	.	.	.	.
Amount of Capital Stock pledged to the Company, .	3,700 00	.	.	.	.
Amount of Fire Losses paid the last year, . . . . .	.	.	.	.	.
Amount of Marine Losses paid the last year,	66,128 90	3,151 94	.	5,962 62	14,521 77
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . . . . .	.	.	.	.	.

INSURANCE RETURNS.

	SALEM.	LOWELL.	FAIRHAVEN.	NEW BEDFORD.
	Gloucester Marine.	Howard Fire.	Fairhaven.	Bedford Commercial.
				Mechanics.
Capital,	\$50,000 00	* \$50,000 00	\$100,000 00	\$150,000 00
United States Stocks and Treasury Notes, . . . . .	. . . . .	. . . . .	. . . . .	No Return.
Massachusetts Bank Stocks,	7,261 37	7,000 00	91,500 00	. . . . .
State Stock, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Loans on Bottomry and Respondentia,	2,000 00	. . . . .	5,000 00	. . . . .
Invested in Real Estate, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Secured by Mortgage on the same,	12,700 00	13,250 00	1,000 00	. . . . .
Loans on Collateral and Personal Security,	11,988 06	. . . . .	1,000 00	. . . . .
Loans on Personal Security only,	390 00	. . . . .	797 80	. . . . .
Cash on Hand,	396 73	169 93	389 64	. . . . .
Reserved or Contingent Fund, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Invested in Railroad Stock,	17,034 41	5,500 00	. . . . .	. . . . .
Losses ascertained and unpaid,	672 56	. . . . .	. . . . .	. . . . .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	1,500 00	. . . . .	. . . . .	. . . . .

* The amount paid in, on the capital of \$50,000, is \$25,725.

Amount of Premium Notes on Risks terminated, . . .	3,730 63	.	.	3,584 71	19,188 00	.
Amount of Premium Notes on Risks not terminated, . . .	3,613 50	.	.	.	105,381 00	.
Total Amount of Premium Notes, . . .	7,344 13	.	.	3,584 71	124,569 00	.
Amount of Notes considered bad, or doubtful, not charged to profit and loss, . . .	.	.	.	51 00	250 00	.
At Risk,—Marine, . . .	137,135 00	.	.	.	1,871,369 00	.
At Risk,—Fire, . . .	.	15,275 00	.	.	.	.
Amount of Premiums on Fire Risks undetermined, . . .	.	105 69	.	.	.	.
Average Annual Dividends for five preceding years, or since incorporated, . . .	.	.	.	6 4-5 per ct.	6 1-2 per ct.	.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, . . .	6 per ct.	.	.	6 "	6 "	.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, . . .	6 "	.	.	6 "	6 "	.
Amount Borrowed, and on what security, . . .	2,000 00 on Bank Stock.	.	.	.	.	.
Amount of Capital Stock pledged to the Company, . . .	.	.	.	.	2,000 00	.
Amount of Fire Losses paid the last year, . . .	.	.	.	.	.	.
Amount of Marine Losses paid the last year, . . .	3,844 86	.	.	.	46,160 00	.
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . . .	.	.	.	2	.	.

INSURANCE RETURNS.

	NEW BEDFORD.		PLYMOUTH.	PROVINCE-TOWN.	NANTUCKET.
	Pacific.	Whaling.	Old Colony.	Union.	Commercial.
Capital,	\$100,000 00	\$100,000 00	\$50,000 00	\$75,000 00	\$75,000 00
United States Stocks and Treasury Notes, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Massachusetts Bank Stocks,	92,200 00	78,500 00	21,000 00	25,500 00	37,100 00
State Stock, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Loans on Bottomry and Respondentia, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	11,400 00
Invested in Real Estate, . . . . .	. . . . .	1,800 00	2,500 00	. . . . .	6,500 00
Secured by Mortgage on the same, . . . . .	. . . . .	3,000 00	10,465 00	49,500 00	300 00
Loans on Collateral and Personal Security, . . . . .	. . . . .	798 55	3,700 00	. . . . .	1,850 00
Loans on Personal Security only,	2,950 00	13,750 87	5,193 25	. . . . .	4,870 00
Cash on hand,	3,194 37	1,488 51	598 71	2,611 66	1,867 00
Reserved or Contingent Fund,	12,673 33	20,909 98	. . . . .	. . . . .	. . . . .
Invested in Railroad Stock, . . . . .	. . . . .	10,000 00	7,000 00	. . . . .	. . . . .
Losses ascertained and unpaid,	5,700 00	1,850 10	. . . . .	150 00	492 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	15,180 00	19,270 00	3,725 00	300 00	. . . . .

Amount of Premium Notes on Risks terminated, .	11,264 87	11,747 05	10,742 14	8,451 85	1,764 00
Amount of Premium Notes on Risks not terminated, .	53,586 60	81,967 39	8,267 61	11,674 33	29,971 00
Total amount of Premium Notes,	64,851 47	93,714 44	19,009 75	20,126 18	31,735 00
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	481 28	175 00	101 00	.	120 00
At Risk,—Marine,	991,281 00	1,516,557 00	109,550 00	177,159 00	410,590 00
At Risk,—Fire, . . . . .	.	.	28,364 00	.	.
Amount of Premiums on Fire Risks undetermined, .	.	.	243 55	.	.
Average Annual Dividends for five preceding years, or since incorporated,	8 4-5 per ct.	3 1-2 per ct.	12 3-5 per ct.	5 1-2 per ct.	3 1-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, . . . . .	.	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, . . . . .	.	.	6 "	6 "	.
Amount Borrowed, and on what security, . . . . .	.	.	.	.	.
Amount of Capital Stock pledged to the Company, .	.	.	300 00	.	1,400 00
Amount of Fire Losses paid the last year, . . . . .	.	.	.	.	.
Amount of Marine Losses paid the last year,	11,240 00	21,023 70	4,018 47	15,722 06	5,021 00
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . . . . .	.	.	.	.	8

A G G R E G A T E .

	16 Offices in Boston.	13 Offices out of Boston.	Total—29 Offices.
Capital,	\$4,575,000 00	\$1,200,000 00	\$5,775,000 00
United States Stocks and Treasury Notes,	51,000 00	. . . . .	51,000 00
Massachusetts Bank Stocks,	3,111,405 95	830,546 94	3,941,952 89
State Stock,	52,088 00	68,240 00	120,328 00
Loans on Bottomry and Respondentia,	75,200 00	18,400 00	93,600 00
Invested in Real Estate,	429,692 85	18,800 00	448,492 85
Secured by Mortgage on the same,	663,922 07	102,915 00	766,837 07
Loans on Collateral and Personal Security,	371,238 61	35,836 61	407,075 22
Loans on Personal Security only,	290,160 22	29,233 90	319,394 12
Cash on hand,	187,071 04	22,972 94	210,043 98
Reserved or Contingent Fund,	285,715 56	76,218 44	361,934 00
Invested in Railroad Stock,	325,205 50	61,134 41	386,339 91
Losses ascertained and unpaid,	237,457 02	34,059 45	271,516 47
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	231,943 20	50,175 00	282,118 20

Amount of Premium Notes on Risks terminated, .	449,540 50	104,176 18	553,716 68
Amount of Premium Notes on Risks not terminated, .	1,184,674 59	321,309 77	1,505,984 36
Total amount of Premium Notes,	1,634,215 09	425,485 94	2,059,701 03
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	28,540 39	1,628 28	30,168 67
At Risk,—Marine,	48,506,748 00	6,101,518 00	54,608,266 00
At Risk,—Fire,	58,706,181 00	109,839 00	58,816,020 00
Amount of Premiums on Fire Risks undetermined, .	428,438 09	865 61	429,303 70
Average Annual Dividends for five preceding years, or since incorporated,	10 2-16 per ct.—a fraction less.	7 7-10 per ct.	8 7-8 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 per ct.	6 “	6 “
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 “	6 “	6 “
Amount Borrowed, and on what security,	43,000 00	2,000 00	45,000 00
Amount of Capital Stock pledged to the Company, .	64,500 00	3,700 00	68,200 00
Amount of Fire Losses paid the last year,	355,564 40	.	355,564 40
Amount of Marine Losses paid the last year,	1,413,457 37	130,666 42	1,544,123 79
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	145	10	155

ABSTRACT OF THE RETURNS

OF THE

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE

I N S U R A N C E C O M P A N I E S

I N T H E C O M M O N W E A L T H ,

EXHIBITING THEIR CONDITION

ON THE FIRST DAY OF DECEMBER, A. D. 1848.

	BOSTON.			GLOUCESTER.	N. BEDFORD.	PROVINCE-TOWN.		AGGREGATE.
	Coasters Mutual.	Equitable Safety Mutual.	New England Mutual Marine.			Mutual Marine.	Equitable Marine.	
Amount of Assets,								\$1,418,188 17
Cash,	\$124,533 95	\$536,862 18	\$424,454 06	\$14,024 23	\$249,580 75	\$68,733 00		32,295 04
Premium Notes on Risks terminated,	2,104 82	3,186 89	14,239 71	.	11,296 62	1,467 00		175,383 35
Premium Notes on Risks not terminated,	9,148 00	45,818 88	69,505 90	+14,024 23	27,786 34	9,100 00		490,164 46
Other Notes, how secured, and for what given,	28,528 00	247,688 14	76,270 67	.	129,511 65	8,166 00		483,605 95
Debts due to the Company, and how originated other than those above stated,	82,970 13	107,000 00	179,669 68	.	80,986 14	32,980 00		1,783 00
All other Property, specifying amount and value of each kind of Property and Stocks,	1,783 00	.	.	.	.	.		236,462 12
Losses paid during the year ending December 1, on Marine Risks, . . . . .	.	133,168 27	84,768 10	.	1,505 75	17,020 00		516,210 22
Return Premiums paid or credited during the same time, on Marine Risks,	102,755 47	193,013 35	176,793 91	539 31	34,960 18	8,148 00		35,928 75
Losses paid on Fire Risks during the same time,	4,744 33	14,607 61	14,040 35	.	2,175 46	361 00		17,459 20
Amount of Losses ascertained and unpaid on Marine Risks, . . . . .	.	128 50	17,330 70	.	.	.		86,716 71
Amount of Losses ascertained and unpaid on Fire Risks,	20,137 00	16,175 00	22,543 00	.	26,821 71	1,040 00		2,579 00
Estimated Amount of Losses on Claims unliquidated on Marine Risks, . . . . .	.	.	2,579 00	.	.	.		76,905 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	7,485 00	22,120 00	17,500 00	.	29,800 00	.		26,864 95
Amount of Expenses paid,	4,726 62	9,785 81	8,612 05	658 10	2,735 37	347 00		

Amount Insured during the year on Marine Risks, . . .
 Amount of Premiums on Marine Risks, . . .
 Amount Insured during the year on Fire Risks, . . .
 Amount of Premiums on Fire Risks, . . .
 Amount of Marine Risks terminated, . . .
 Amount of Premium on Marine Risks terminated, . . .
 Amount of Fire Risks terminated, . . .
 Amount of Premium on Fire Risks terminated, . . .
 Amount of undetermined Marine Risks, . . .
 Amount of Premium on undetermined Marine Risks, . . .
 Amount of undetermined Fire Risks, . . .
 Amount of Premium on undetermined Fire Risks, . . .
 Amount of Debts owed by the Company other than those for Losses above mentioned; state for what, and how secured, . . .
 Highest Rate of Interest received, . . .
 Highest Rate of Interest paid, . . .
 Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money, . . .
 Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned, . . .
 Amount of delinquent Notes included in the assets above, . . .
 Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years, . . .

6,135,859 00	10,207,904 00	10,528,455 00	271,062 00	863,853 00	333,399 00	28,340,532 00
140,975 60	248,022 17	254,962 75	14,024 23	44,383 63	13,978 00	716,346 38
.	4,346,093 00	5,285,676 00	.	.	.	9,631,769 00
.	12,855 10	20,163 45	.	.	.	33,018 55
6,169,493 00	11,439,994 00	9,302,984 00	†271,062 00	1,232,835 00	150,056 00	28,566,424 00
126,907 86	243,553 52	253,946 31	14,024 23	54,718 86	6,692 00	699,842 78
.	4,244,924 00	5,419,902 00	.	.	.	9,664,826 00
.	12,137 62	20,359 35	.	.	.	32,496 97
1,007,346 00	5,211,798 00	8,045,025 00	.	2,167,318 00	183,343 00	16,614,830 00
63,034 39	151,188 14	132,361 67	.	129,511 65	7,286 00	483,381 85
.	1,803,365 00	4,175,272 00	.	.	.	5,978,637 00
.	8,917 33	17,026 04	.	.	.	25,943 37
.	594 75	105 00	.	.	.	699 75
6 per ct.	6 per ct.	6 per ct.	.	6 per ct.	6 per ct.	6 per ct.
.	6 "	6 "	.	6 "	6 "	6 "
.
.
.
4,150 00	3,506 39	1,503 29	.	510 81	.	9,670 49
.	130,901 65	165,210 62	.	.	7,625 00	303,737 27

† Answered in the Return, by the words "whole amount."

* Commenced business January 1st, 1848.

REMARKS.

AMERICAN, at Boston. The *Bank Stock* owned, is in the following Banks:—

Union, 223 shares, \$22,275 ; Suffolk, 28 shares, 2800 ; Hamilton, 95 shares, 9,342 50 ; Massachusetts, 2 shares, 490 ; Atlas, 244 shares, 22,763 25 ; Merchants, 200 shares, 20,000 ; New England, 173 shares, 17,300 ; State, 228 shares, 13,164 ; Railroad, 220 shares, 16,470 ; Boston, 344 shares, 17,200 ; Globe, 170 shares, 17,000 ; Columbian, 154 shares, 15,400 ; Eagle, 45 shares, 4500 ; Bay State, 100 shares, 10,000 ; The *Railroad Stock* owned, is the Western Railroad, 130 shares, 13,000 ; Boston and Lowell, 20 shares, 10,000 ; Boston and Worcester, 239 shares, 23,900 ; Nashua and Lowell, 26 shares, 2600 ; Boston and Providence, 275 shares, 26,332 50 ; Taunton Branch, 66 shares, 6570. In answer to "What amount of Fire Losses paid last year," the amount returned "includes return premium." In answer to the question "What amount of Marine Losses paid the last year," the amount returned is "less salvage." Part of the *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000 ; Boston do., 5 shares, 3500 ; Tremont do., 6 shares, 6000 ; Lawrence do., 5 shares, 5000 ; Merrimack do., 8 shares, 8000 ; Relief Steamboat Company, 45 shares, 3450.

BOSTON, at Boston. The *Bank Stock* owned, is in the following Banks:—Merchants, 200 shares, \$20,000 ; New England, 220 shares, 22,000 ; Suffolk, 200 shares, 20,000 ; Globe, 200 shares, 20,000 ; Shoe and Leather Dealers, 200 shares, 20,000 ; Railroad, 180 shares, 13,500 ; Union, 150 shares, 15,000 ; Massachusetts, 40 shares, 10,000 ; City, 100 shares, 10,000 ; State, 130 shares, 8400 ; Hamilton, 70 shares, 7000 ; North, 51 shares, 5100 ; Granite, 50 shares, 5000 ; Traders, 50 shares, 5000 ; Atlas, 50 shares, 5000 ; Tremont, 50 shares, 5000 ; Bay State, 100 shares, 10,000. The *Railroad Stock* owned, is the Connecticut River, 200 shares, 19,750 ; Boston and Providence, 150 shares, 15,000 ; Taunton Branch, 150 shares, 15,000 ; Boston and Lowell, 20 shares, 10,000 ; Boston and Worcester, 100 shares, 10,000 ; Old Colony, 100 shares, 10,000. Relief Steamboat Company, 40 shares, 4400. Dividend unpaid, 700. Due, on book account, from the company, 6735 53.

BOYLSTON FIRE AND MARINE, at Boston. The *Bank Stock* owned, is the Washington, 2416 shares, \$241,600 ; Boston, 50 shares, 2500. Relief Steamboat Company, 30 shares, 3300.

FIREMEN'S, at Boston. The *Bank Stock* owned, is the Atlas, 180 shares, \$15,840 ; Bank of Brighton, 40 shares, 4000 ; City, 100 shares, 9000 ; Columbian,

110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants, 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 80 shares, 3200; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2,700; State, 164 shares, 9840; Traders, 180 shares, 15,840; Tremont, 100 shares, 9,000; Union, 120 shares, 12,000; Worcester, 135 shares, 12,150. The *Railroad Stock* owned, is the Boston and Providence, 80 shares, 8000. The *United States Stock*, is the 6 per cent. loan, 5000. The *State Stock*, is the Massachusetts 5 per cent., at cost, (£2000,) 9168.

FRANKLIN, at Boston. The *Bank Stock* owned, is in the following banks:—Atlas, 200 shares, \$20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 52 shares, 5200; Merchants, 24 shares, 2400; State, 414 shares, 24,840; Union 113 shares, 11,300; Falmouth, 35 shares, 3500. The *Railroad Stock* owned, is the Boston and Providence, 162 shares, 15,930; Boston and Worcester, 12 shares, 1200. Relief Steamboat Company, 20 shares, 2000. The *United States Stock*, is the loan of 1842, payable after 1862, 10,000. The *State Stock*, is the Massachusetts Sterling 5 per cent., £3200, payable in 1869 and 1870, 15,360; and Massachusetts 5 per cent. Stock, payable in 1857, 1000.

HOPE, at Boston. The *Bank Stock* owned, is in the following banks:—Atlas, 770 shares, \$77,000; Merchants, 300 shares, 30,000; State, 210 shares, 12,600; Granite, 170 shares, 17,000; North, 170 shares, 17,000; Market, 48 shares, 3360; Columbian, 20 shares, 2000; Suffolk, 9 shares, 900; City, 1 share, 100. Hope Insurance Company, 110 shares, 11,000.

MANUFACTURERS, at Boston. The *Bank Stock* owned, is in the following banks:—City, 1384 shares, \$131,985 24; North, 477 shares, 43,224 25; Shawmut, 449 shares, 39,400 50; Shoe and Leather Dealers, 330 shares, 32,494 32; Atlantic, 335 shares, 33,341; Granite, 180 shares, 15,761 50; State, 250 shares, 14,668 37; Tremont, 120 shares, 11,614 80; Merchants, 50 shares, 4669; Railroad, 151 shares, 10,327; Market, 120 shares, 7915 37; New England, 60 shares, 5962 75; Traders, 135 shares, 12,745 50; Eagle, 84 shares, 8036 25; Bay State, 100 shares, 10,000; Calais, (Maine,) 100 shares, 3000. "Amount invested in other property, not embraced in the interrogatories," 24,300. Under the head "Amount of Marine Risks undetermined," the following note is appended to the Return: "The above amount of 2,600,622, includes all the Company have at risk outstanding; but, as they have many open policies by vessel or vessels, it is impossible to state the exact amount at hazard on any particular day, but may be estimated one fifth of the sum, or perhaps more."

MERCANTILE MARINE, at Boston. The *Bank Stock* owned, is in the following banks:—Atlantic, 150 shares, \$15,000; Boston, 15 shares, 750; City,

200 shares, 20,000 ; Columbian, 175 shares, 17,500 ; Eagle, 150 shares, 15,000 ; Globe, 400 shares, 40,000 ; Hamilton, 77 shares, 7700 ; Merchants, 84 shares, 8400 ; New England, 180 shares, 18,000 : North, 200 shares, 20,000 ; Railroad, 37 shares, 2775 ; State, 290 shares, 17,400 ; Suffolk, 720 shares, 72,000 ; Tremont, 128 shares, 12,800 ; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 117 shares, 11,700. Relief Steamboat Company, 20 shares, 2000.

MERCHANTS, at Boston. The *Bank Stock* owned, is in the following banks :—Eagle, \$106,100 ; Merchants, 92,000 ; Suffolk, 100,000 ; Globe, 90,000, New England, 10,000 ; City, 10,000 ; Shoe and Leather Dealers, 5000 ; Railroad, 11,475 ; Bay State, 20,000 ; Biddeford, 10,000. The *Railroad Stock* owned, is the Boston and Maine, 600 shares, 55,000 ; Boston and Providence, 240 shares, 23,600.

NATIONAL, at Boston. The *Bank Stock* owned, is in the following banks :—Hamilton, 1423 shares, \$142,300 ; Merchants, 86 shares, 8600 ; Shoe and Leather Dealers, 85 shares, 8500 ; Shawmut, 44 shares, 4400 ; Atlas, 56 shares, 5600 ; Market, 70 shares, 4900 ; State, 250 shares, 15,000 ; Bay State, 100 shares, 10,000. The *Railroad Stock* owned, is the Lowell and Nashua, 13 shares, 1300.

NEPTUNE, at Boston. The *Bank Stock* owned, is in the following banks :—Eagle, 119 shares, \$11,900 ; Market, 58 shares, 4060 ; Tremont, 122 shares, 11,161 ; State, 200 shares, 11,522 85 ; Union, 90 shares, 9000 ; Shoe and Leather Dealers, 50 shares, 4307 50 ; Massachusetts, 50 shares, 11,605 ; Merchants, 150 shares, 15,000 ; Columbian, 59 shares, 5900 ; Atlantic, 50 shares, 3798 ; City, 50 shares, 4300 ; Boston, 154 shares, 7700 ; Hamilton, 58 shares, 5500 ; New England, 37 shares, 3500. The *Railroad Stock* owned, is the Boston and Providence, 113 shares, 11,110 ; Boston and Lowell, 12 shares, 6000. The *United States Stock*, is the 6 per cent. loan, 15,000. The *State Stock*, is the Massachusetts State Loan, 26,560. Steam Tow-Boat Relief Stock, 4920 ; Boston City Loan, 10,000.

SUFFOLK, at Boston. The *Bank Stock* owned, is in the following banks :—American, 102 shares, \$500 ; General Interest, 480 shares, 960 ; Atlantic, 140 shares, 14,000 ; Boston, 180 shares, 9000 ; Brighton, 20 shares, 2000 ; Bunker Hill, 30 shares, 3000 ; City, 40 shares, 4000 ; Market, 10 shares, 700 ; Massachusetts, 13 shares, 3250 ; New England, 210 shares, 21,000 ; North, 185 shares, 18,500 ; State, 150 shares, 9000 ; Suffolk, 170 shares, 17,000 ; Tremont, 100 shares, 10,000 ; Hamilton, 100 shares, 10,000 ; Eagle, 75 shares, 7500 ; Atlas, 74 shares, 7400. The *Railroad Stock* owned, is the New Bedford and Taunton, 60 shares, 6000 ; Old Colony, 85 shares, 8500. Other resources than those mentioned in the Return, 6800.

TREMONT, at Boston. The *Bank Stock* owned, is in the following banks:—Granite, 198 shares, \$18,711; City, 47 shares, 4476 75; Atlantic, 10 shares, 955; Atlas, 50 shares, 4725; Market, 13 shares, 936; North, 55 shares, 5170; Merchants, 27 shares, 2809 25; Shoe and Leather Dealers, 20 shares, 2000; Union, 15 shares, 1522 50; State, 14 shares, 801 50; Tremont, 108 shares, 9963; New England, 153 shares, 15,606. The *Railroad Stock* owned, is the Taunton Branch, 50 shares, 6225, (at cost;) Boston and Providence, 18 shares, 1888, (at cost.) *Lewis Wharf Company Stock*, 11 shares, 9702 47, (at cost.) Relief Steamboat Company, 25 shares, 2750, (at cost.)

UNITED STATES, at Boston. The *Bank Stock* owned, is in the following banks:—Shoe and Leather Dealers, 169 shares, \$16,900; Suffolk, 40 shares, 4000; Merchants, 459 shares, 45,900; Market, 391 shares, 27,370. The *Railroad Stock* owned, is the Western, 66 shares, 6600. Relief Steamboat Company, 25 shares, 2500.

WARREN, at Boston. The *Bank Stock* owned, is in the following banks:—Shawmut, 403 shares, \$40,300; Exchange, 60 shares, 6000; North, 38 shares, 3,800; Traders, 3 shares, 300; Cambridge, 20 shares, 2000. Relief Steamboat Company, 3080. In answer to the interrogatory, "*Amount of premium notes on risks terminated,*" "10,476 of this 45,337 96, is earned on open or general policies, not yet closed;" and, to that, "*Amount borrowed, and on what security,*" "On Company's notes, 12,000."

WASHINGTON, at Boston. The *Bank Stock* owned, is in the following banks:—Atlas, 100 shares, \$10,000; City, 50 shares, 5000; Hamilton, 50 shares, 5000; Massachusetts, 55 shares, 13,750; Market, 50 shares, 3,500; North, 75 shares, 7500; New England, 129 shares, 12,900; Suffolk, 26 shares, 2600; State, 142 shares, 8520; Union, 50 shares, 5000.

LYNN MECHANICS FIRE AND MARINE, at Lynn. The *Bank Stock* owned, is in the following banks:—Lynn Mechanics, 331 shares, \$19,860; Shoe and Leather Dealers, 75 shares, 7500; Exchange, 10 shares, 1000. *Railroad Stock* owned, is the Portland, Saco, and Portsmouth, 40 shares, 4000; Eastern, 61 shares, 6100; Old Colony, 30 shares, 3000.

MARBLEHEAD MARINE, at Marblehead. The *Bank Stock* owned, is in the following banks:—Suffolk, 200 shares, \$20,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 105 shares, 5250; City, 40 shares, 4000; Atlantic, 45 shares, 4500; North, 25 shares, 2500; Marblehead, 120 shares, 12,000.

ESSEX, at Salem. The *Bank Stock* owned, is in the following banks:—Naumkeag, 185 shares, \$18,500; Commercial, 142 shares, 9466 67; Exchange, 144 shares, 9600; Asiatic, 78 shares, 2228 57; Merchants,

(Boston,) 74 shares, 7400; North, (do.,) 75 shares, 7500; Shawmut, (do.,) 20 shares, 2000. *Railroad Stock* owned, is Boston and Worcester, 10 shares, 1000. *State Stock*, is 1 Certificate Massachusetts, 5 per cent., due 1857, 5000; 17 do., (£200 each,) due 1871, 16,320.

ORIENTAL, at Salem. The *Bank Stock* owned, is in the following banks:—Asiatic, 2457 shares, \$70,200; Exchange, 98 shares, 6533 33; Mercantile, 38 shares, 3800; Merchants, 4 shares, 200; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2000; Grand, 100 shares, 10,000; Granite, 86 shares, 8600; Lynn Mechanics, 106 shares, 6360; Village, 60 shares, 6000. *Massachusetts State Stock*, 46,920. Loan to the County of Essex, 3000. Boston City Stock, 1000.

GLOUCESTER MARINE, at Gloucester. The *Bank Stock* owned, is in the following banks:—Gloucester, 18 shares, \$1908; Tremont, 10 shares, 1000; Atlas, 32 shares, 3048 50; Merchants, 13 shares, 1304 87. The *Railroad Stock* owned, is the Eastern, 97 shares, 10,572; Western 40 Shares, 4021 16; Vermont Central, 10 shares, 706 25; Vermont and Massachusetts, 10 shares, 770; Boston and Providence, 10 shares, 965.

HOWARD, at Lowell. The *Bank Stock* owned, is in the following banks:—Lowell, 12 shares, \$1200; Appleton, 58 shares, 5800. The *Railroad Stock* owned, is the Lowell and Lawrence, 55 shares, 5500. The amount of capital *paid in*, 25,725.

FAIRHAVEN, at Fairhaven. The *Bank Stock* owned, is in the following banks:—Fairhaven, 907 shares, \$90,700; Merchants, (N. Bedford,) 8 shares, 800.

BEDFORD COMMERCIAL, at New Bedford. The *Bank Stock* owned, is in the following banks:—Bedford Commercial, 1080 shares, \$108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 16,887; Suffolk, (Boston,) 36 shares, 3600. The *Railroad Stock* owned, is the New Bedford and Taunton, 75 shares, 7500.

PACIFIC, at New Bedford. The *Bank Stock* owned, is in the following banks:—Bedford Commercial, 149 shares, \$14,900; Merchants, 261 shares, 26,100; Mechanics, 122 shares, 12,200; Marine, 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. Loan to City of New Bedford, 3575.

WHALING, at New Bedford. The *Bank Stock* owned, is in the following banks:—Bedford Commercial, 110 shares, \$11,000; Merchants, 102 shares, 10,200; Marine, 236 shares, 23,600; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 3300; Falmouth, 30 shares, 3000; Shawmut, (Boston,) 20 shares, 2000. *Railroad Stock* owned, is the Fitchburg, 50 shares, 5000; and Berkshire, 50 shares, 5000.

OLD COLONY, at Plymouth. The *Bank Stock* owned, is in the following banks:—

Wareham, 35 shares, \$3500 ; Railroad, 40 shares, 3000 ; Union, (Boston,) 12 shares, 1200 ; Market, (do.,) 20 shares, 1400 ; New England, (do.,) 15 shares, 1500 ; Old Colony, 24 shares, 2400 ; Merchants, 25 shares, 2500 ; Plymouth, 21 shares, 2100 ; Massachusetts, 10 shares, 2400 ; Boston, 20 shares, 1000. The *Railroad Stock* owned, is the Boston and Providence, 20 shares, 2000 ; Old Colony, 50 shares. 5000.

UNION, at Provincetown. The *Bank Stock* owned, is the Freeman's, (Boston,) 255 shares, \$25,500. The Return is signed, but not sworn to, by the President.

COMMERCIAL, at Nantucket. The *Bank Stock* owned, is in the following banks:—
Pacific, 371 shares, \$37,100 ; Manufacturers and Mechanics, ("worthless.")

COASTERS MUTUAL, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c., Personal security, for Marine Premiums, \$82,970 13. "Debts due to the Company," &c., Marine Premiums on open policies, 1783.

EQUITABLE SAFETY, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c. :—

Twenty-three notes secured by mortgage of Real Estate,	\$95,550 00
Two notes secured by 16 shares Merchants Bank Stock,	1,600 00
One note secured by Steam Tow Boat Stock,	1,350 00
One note secured by 10 shares Traders Bank Stock,	1,000 00
One note secured by 40 shares of Merchants, and 5 of Tremont Bank stock,	4,000 00
One Bottomry Bond,	3,500 00
"All other property, specifying amount," &c. :—	
344 shares Merchants Bank Stock,	34,400 00
150 " Traders " " " " " " "	15,000 00
100 " Globe " " " " " " "	10,000 00
100 " Eagle " " " " " " "	10,000 00
100 " Atlas " " " " " " "	10,000 00
50 " Boylston " " " " " " "	5,000 00
50 " Granite " " " " " " "	5,000 00
30 " State " " " " " " "	1,800 00
25 " Tremont " " " " " " "	2,500 00
100 " North " " " " " " "	10,000 00
20 " Massachusetts " " " " " " "	5,000 00
25 " Steam Tow Boat Stock,	2,000 00
Insurance Scrip,	8,079 14
Fire Policies, not delivered,	389 13
Cape Cod Branch Railroad Bonds,	5,000 00

Sullivan Railroad Bonds,	\$5,000 00
Western Railroad Stock, 40 shares,	4,000 00
"Amount of Debts owed by the Company," &c.	
Interest Dividends due to holders of Scrip,	594 75

NEW ENGLAND MUTUAL MARINE, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c., \$179,669 68. "Personal security—for Marine and Fire Premiums, of which, upwards of 100,000 is earned." "All other property, specifying amount," &c. :—

Merchants Bank, 66 shares,	\$6,736 25
Atlantic " 5 "	477 50
City " 20 "	1,610 00
Shawmut " 18 "	1,547 25
Atlas " 30 "	2,715 00
State " 34 "	2,065 50
North " 61 "	5,517 75
Traders " 40 "	3,750 00
Granite " 93 "	8,071 50
Lancaster " 21 "	1,974 00
Boston and Maine Railroad, 262 shares, cost,	26,437 75
" " " " new stock, 50 per ct. paid in,	2,650 00
Eastern Railroad, 63 shares, cost,	6,463 50
Cheshire Railroad 5 shares, cost,	500 00
Norwich and Worcester Bonds,	5,482 00
Relief Steamboat Company,	2,750 00
Fire Policies unpaid,	600 17
Amount due from members for Insurance, on book,	5,419 93
"Amount of Debts owed by the Company," &c. :—	
Reinsurance Note,	105 00

MUTUAL MARINE, at New Bedford. In the schedule of assets, the Return states, "Other notes, and how secured," &c. :—

Subscription notes for premiums in advance,	\$64,233 21
Endorsed notes, taken chiefly in payment or extension of premium notes,	16,752 93
"All other property, specifying amount," &c. :—	
Office,	1,500 00
Scrip of Sun Mutual Insurance Company,	5 75

EQUITABLE MARINE, at Provincetown. In the schedule of assets, the Return states, "Other notes, and how secured," &c. :—

Notes secured by mortgages on Real Estate,	\$24,980 00
" " " sureties holding Real Estate,	8,000 00
"All other property, specifying amount," &c. :—	
Mechanics Bank, Boston, 48 shares,	4,650 00
Shawmut " " 50 "	4,788 00
State " " 27 "	1,647 00
North " " 60 "	5,935 00

